

**Information to identify the case:**

Debtor 1	<b>Andrew T Davison</b>	Social Security number or ITIN	<b>xxx-xx-7568</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Jenifer M Davison</b>	Social Security number or ITIN	<b>xxx-xx-3405</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-22178-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew T Davison

Jenifer M Davison  
aka Jeni Benz

8/15/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Andrew T Davison  
Jenifer M Davison  
DebtorsCase No. 13-22178-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
Form ID: 3180WPage 1 of 2  
Total Noticed: 25

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db/jdb aty +Andrew T Davison, Jenifer M Davison, 831 Farragut Street, Pittsburgh, PA 15206-2201  
+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860

cr +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421

13641957 CCS Medical, 75 Remittance Drive, Dept. 6541, Chicago IL 60675-6541

13663437 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284

13641958 +James B. Nutter, 4153 Broadway, Kansas City, MO 64111-2694

13641959 Medicredit Corp., PO Boix 580381, Charlotte, NC 25258

13641960 Myles Dental, 715 N. Highland Avenue, 1st floor, Pgh, PA 15206-2563

13641962 +PNC, PO Box 747066, Pittsburgh, PA 15274-7066

13641961 +PNC, PO Box 6534, Carol Stream, IL 60197-6534

13644996 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982

14004143 PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, Ohio 45342-5421

13641963 PNC Credit-PNC Bank, PO Box 5570, Cleveland, OH 44101-0570

13681105 +PNC Mortgage, 3232 Newmark Dr., Miamisburg, OH 45342-5433

13641964 +RMD, Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7448

13641966 State Collection Srvce Inc., PO Box 6250, Madison WI 53716-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 16 2018 02:22:34 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

13641956 +EDI: BANKAMER2.COM Aug 16 2018 06:13:00 Bank of America, 100N. Tryon Street, Charlotte, NC 28255-0001

13652174 Fax: 423-648-1318 Aug 16 2018 03:04:13 EPB of Chattanooga, Attn: Legal Services Division, PO Box 182255, Chattanooga, TN 37422-7255

13717210 EDI: Q3G.COM Aug 16 2018 06:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

13641965 EDI: SEARS.COM Aug 16 2018 06:13:00 Sears Card, PO Box 183082, Columbus, OH 43218-3082

13641967 +E-mail/Text: bankruptcies@TVFCU.COM Aug 16 2018 02:23:57 TVFCU, 715 Market Street, Chattanooga, TN 37402-4806

13659014 +E-mail/Text: bankruptcies@TVFCU.COM Aug 16 2018 02:23:57 Tennessee Valley FCU, PO Box 23967, Chattanooga, TN 37422-3967

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr James B. Nutter &amp; Company

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2018 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association  
vbarber@udren.com

Gregory Javardian on behalf of Creditor James B. Nutter & Company greg@javardianlaw.com,  
mary@javardianlaw.com;tami@javardianlaw.com

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com

Joseph E. Fieschko, Jr. on behalf of Joint Debtor Jenifer M Davison joe@fieschko.com,  
rcfishko@aol.com

District/off: 0315-2

User: gamr  
Form ID: 3180W

Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Joseph E. Fieschko, Jr. on behalf of Debtor Andrew T Davison joe@fieschko.com, rcfishko@aol.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Sherri J. Smith on behalf of Creditor PNC Bank, National Association pawb@fedphe.com,  
sherri.braunstein@phelanhallinan.com

TOTAL: 10